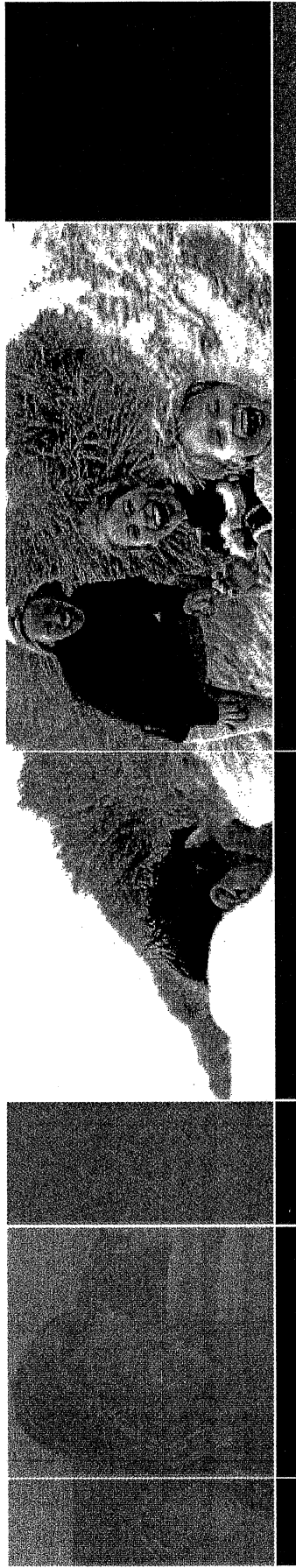


Resilience[®] – helpful advice from caring professionals. When you need a little extra help to support you with all of the challenges you face at work, at home and in life.



GROUP BENEFITS

Resilience®

A full-service employee assistance program supporting health at work, at home and in life

Life is full of challenges. Once in a while, a problem may become overwhelming and you may not know how to tackle it alone. An unresolved problem or ongoing stress can sometimes affect your health — emotionally and physically — and eventually, your quality of life. So where can you turn for sound support and solutions?

Help is just a phone call away with **Resilience®*** — an employee assistance program available from your employer exclusively through Manulife Financial. If you or one of your eligible family members has a problem or needs advice and someone to talk to, this service offers expert assistance from caring professionals. Through **Resilience®** you can reach a team of experienced counsellors from **Human Solutions™** who will listen to the issue, offer sound advice

and help create an action plan to address the issue. For convenience, counselling is available in many different languages.

Resilience® is part of your group benefits plan. In most instances, there are no additional out-of-pocket expenses for you or an eligible family member to use this service.

* **Resilience®** is part of **Manulife Financial's Health for Life®** program.

What about confidentiality?

Resilience® is provided by **Human Solutions™**, a national employee assistance provider since 1979. This firm operates independently and its counsellors guarantee the privacy of all individuals who use its services.

Counselling services

Resilience[®] can help with issues including, but not limited to:

- stress
- marital / family / separation / divorce / custody issues
- alcohol and drug abuse
- personal adjustment problems
- psychological disorders
- anger management
- retirement planning
- aging parents / eldercare concerns

- sexual harassment
- gambling addiction
- conflict resolution
- bereavement
- weight, smoking and general health issues.

The counselling is designed to:

- provide support and understanding,
- help build coping skills, and
- teach ways to effectively manage issues and problems.

Plan Smart™ Services

Because we all lead such hectic lifestyles these days, many of us want to be able to manage our own and our family's health and well being in our own way, at times when it works best for us. Human Solutions' Plan Smart™ Services was designed to allow you to take a proactive approach to managing everyday challenges and life transitions, and get the information and support you need to suit your unique situation. For the most part, all of these services are delivered by phone or online and often include a personalized package of information and useful tools such as software programs that have been selected with your best interests in mind.

Plan Smart™ Services include:

Childcare and Parenting Caregiver Support Service – Human Solutions' Childcare and Parenting Specialists are able to help parents who may be struggling with any number of parenting issues.

Elder and Family Care Service – Eldercare Specialists work one-on-one with employees providing an immediate needs assessment and follow-up with customized information.

Legal Advisory Service – If you are struggling with a legal issue and don't know where to turn, Human Solutions' Legal Advisory Service can help. It is provided through Lawline, a national legal advice service that gives you easy and convenient access to a network of lawyers.

Financial Advisory Service – A combination of an assessment, information package, and/or consultation with a financial expert will help you make intelligent, informed, and calculated decisions regarding how to best manage your money and debt.

Nutritional Support – Human Solutions' Nutritional Program, designed to help you learn healthy eating habits, improve weight and energy, and resist disease, includes a nutritional assessment, personalized food plans, and one-on-one coaching sessions with a registered dietitian.

Career Counselling Service – Human Solutions' Career Service helps you identify and articulate skills, aptitudes, values, personality traits, and interests as they relate to your career choice, and provide coaching on issues such as problem-solving and conflict resolution, change and transition management, and time management.

Pre-Retirement Planning Service – The Pre-Retirement Planning Service provides the opportunity to speak with a retirement counsellor who will review and provide you with personalized information on planning for your retirement. This may include consulting with a career or financial expert or helpful information on planning to help you enjoy a smooth and stress free transition into retirement.

Smoking Cessation Service – This personalized support process helps you address all facets of smoking, including the physical dependence (i.e. nicotine), as well as the psychological dependence (i.e. smoking habits and the desire to smoke).

Shift Worker Support – If you've been struggling to make working shifts a part of a healthy and rewarding personal and work life, Human Solutions' specialists can help put together a plan that works for you.

Additional Services

Online courses – Topics include, but are not limited to: *Taking Control of Your Mood, Embracing Workplace Change* and *Taking Control of Stress* and are available to you at your convenience. The courses are comprehensive and interactive and you can complete them at a pace that meets your schedule and needs. Learn in a new and innovative manner.

Depression care – More and more Canadians are touched by depression, either personally or through someone they know. **Resilience**® can provide assistance for individuals suffering from certain types of depression. Depending on location*, a **Human Solutions**™ counsellor can deliver personalized sessions using proven counselling techniques to address the symptoms of depression and will liaise and consult with an individual's treating physician to ensure that all aspects of the treatment program are aligned to deliver the best possible outcomes.

*Human Solutions™ counselling is available in most centres across Canada. Contact Human Solutions™ to determine if this service is currently available in your area.

Access is easy

By phone – 1 866 644-0326

To access **Resilience**® by phone, simply call **1 866 644-0326**. (Pour des services en français, composez le **1 888 361-4853**.) This toll-free line is available 24-hours, seven days a week. For calls originating outside of Canada, call 1 604 689-1717 collect for service in English. (Pour des services en français, appelez à frais virés au 1 514 875-0720.)

TTY service is available for people who are deaf, deafened and hard of hearing. North American callers 1 888 384-1152.

Outside North America, use operator assistance to call collect 1 604 689-1732.

(Pour des services en français, composez le 1 866 433-3305.)

When you call, the customer service representative will:

- confirm your eligibility by asking you to identify the company you work for, then
- respond to your needs by arranging your first counselling session at a convenient date and time for you or by transferring you directly to a counsellor for immediate assistance.

You can choose to receive counselling in a way that is most convenient and comfortable for you:

- in person,
- by phone, or
- through a secure online chatroom.

If you require long-term assistance, **Human Solutions™** will work with you to locate the best support available for you in your community.

Online

Access to all online features is available through the Manulife Plan Member Secure Site:
www.manulife.ca/groupbenefits



Not registered yet? It's easy:

- Go to www.manulife.ca/groupbenefits and click on **Plan Member**
- Click on **Register**
- Provide the required information
 - Group Plan Number
 - Plan Member Certificate Number

(These can be found on your Group Benefit ID card or on your Explanation of Benefits from a previously paid claim).

- Submit the completed information

In a few business days, you'll receive a personal site activation key in the mail. When you login to Manulife's Plan Member Secure Site with this key, you'll have access to all online information available to your plan, including **Resilience**® and **Health eLinks**®.

Already registered? If you're registered on Manulife's Plan Member Secure Site, you can access **Resilience**® or **Health eLinks**® now (just click on **Resilience**® or **Health eLinks**® on the menu bar).

Health eLinks®

Resilience® works in conjunction with Manulife's **Health eLinks®**, an online resource of healthcare-related materials. With **Health eLinks®** (also part of Manulife's **Health for Life®** program), you can take part in an interactive health risk assessment, access a comprehensive library of medical information written by medical experts and even create a personal health improvement program.

The health library includes:

- a searchable drug database with unbiased drug information (find out why the drug is used, how it works, possible side effects and more)
- up-to-date details about conditions including asthma, depression, high blood cholesterol, high blood pressure and diabetes—and current treatments
- answers to questions about diagnostic tests, medical terms, diseases and conditions.

Taking good care of you and your family

Resilience® and **Health eLinks®** can help you overcome challenges and take good care of you and your family. For more information, please contact your plan administrator or the person responsible for your benefit plan.

Resilience® – for you and your eligible family members

- counselling and other helpful services
- multilingual support (service available in many languages)
- experienced, caring professionals
- easy, convenient access
- complete confidentiality

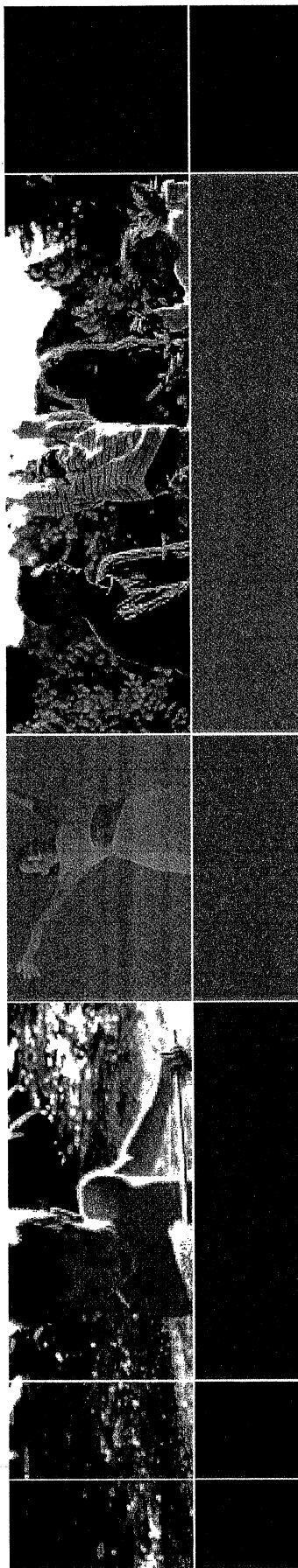
Resilience® can make a big difference in your life and your health.

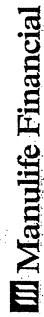
About Human Solutions™

Human Solutions™ is a recognized leader in the field of Employee Support, Workplace Support and Organization Support services. The firm provides EFAP, Crisis Management, e-Health, Leadership Development and other services in Canada and around the globe.

The **Human Solutions™** mission is to provide behavioural health, productivity and performance solutions that ensure greater employee and organizational effectiveness.

Human Solutions Humaines





Resilience®

CANADA-WIDE 24-HOUR
IMMEDIATE RESPONSE
1 866 644-0326
TTY 1 888 384-1152

Human Solutions™

Counselling for:

- marital & family problems
- stress
- psychological disorders
- alcohol & drug problems
- bereavement
- lifestyle problems
- referrals for financial & legal problems
- and more

Health FOR LIFE

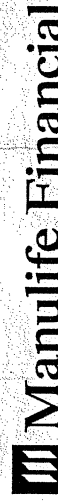
www.manulife.ca/groupbenefits

Human
Solutions
HITRIMF™

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With you every step of the way®